

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Saar Wilf et al. Examiner: James Nigh
Serial No.: 10/574,546 Group Art Unit: 3685
Filed: October 10, 2004 Docket: 2043.560US1
Customer No.: 49845 Confirmation No.: 4073
Title: METHODS AND SYSTEMS FOR DETERMINING THE RELIABILITY OF
TRANSACTIONS

INFORMATION DISCLOSURE STATEMENT

MS RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached PTO 1449 Form be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the PTO 1449 Form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. § 1.97(b), it is believed that no fee or statement is required with the Information Disclosure Statement.

Pursuant to 37 C.F.R. § 1.98(a)(2), copies of cited U.S. Patents and Published Applications, and Non-Published Applications identifiable by USPTO Serial Number, are no longer required to be provided to the Office. Applicants acknowledge the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. § 1.98(a)(2).

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The Examiner is invited to contact the Applicants' Representative at the telephone number indicated if there are any questions regarding this communication.

Respectfully submitted,

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Date 13 November 2009By / Karen Kaufman /

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: MS RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 13th day of November, 2009.

Chris Bartl
Name

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Signature